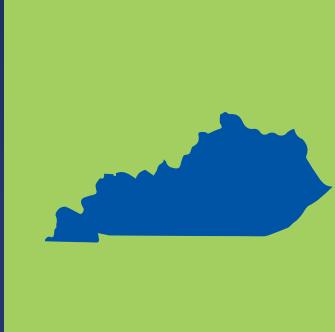


2025

UK CREDIT UNION COMMUNITY IMPACT REPORT



UNIVERSITY OF KENTUCKY
FEDERAL CREDIT UNION

Federally insured by NCUA | Equal Housing Lender

A Message FROM **RYAN ROSS**

PRESIDENT & CEO



GG

This year's successes are a direct reflection of the people behind them. Our team members consistently show what it means to lead with purpose: meeting members where they are, offering guidance when it matters most, and strengthening financial confidence across our communities. Their work goes beyond transactions; it builds trust, opens opportunity, and reinforces our role as a true community partner. I am grateful for the integrity, compassion, and dedication our team brings to our mission, and proud of the meaningful difference they continue to make for our members and the communities we are honored to serve.

- Ryan Ross

JJ

By the Numbers: Building Stronger Communities

INVESTED OVER
\$870,000

through donations, sponsorships
and community programs.



EMPLOYEES
VOLUNTEERED OVER
1,400

hours supporting organizations
where employees live, work and play.



IMPACTED OVER
2,600

adults through financial education.



REACHED
4,225

students with financial
literacy.

SPRING & FALL SHRED DAYS



451

cars served.

30,000

pounds of paper shredded.



Putting Members First

Financial education delivers measurable impact for our members. In 2025, the UK Credit Union team provided various financial education sessions focusing on first-time homebuying and fraud awareness, with the Investment Team focused exclusively on retirement planning and wealth management. In addition, over 650 members completed a designated financial education course to help lower their auto loan rate. Through these education efforts, more than 400 individuals with no credit history received guidance and access to the tools needed to build credit responsibly. This unified approach ensures our members receive consistent, trusted support and guidance at every stage of their financial journey.

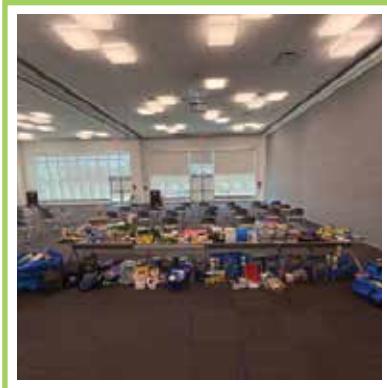


When our communities need us, we show up! UK Credit Union teamed up with WKYT and The American Red Cross to support a telethon fundraiser to benefit Central Kentucky Flood Relief. In addition, we assisted our impacted members by offering Member Relief Loans at a reduced interest rate and loan payment deferrals to help ease the financial strain during a difficult time.



Investing in the Communities We Serve

Community is at the core of who we are, and our mission goes beyond financial services. Our employees show up, give back and make a meaningful difference in the communities we serve. Here's a look at the impact we made together.



Investing in the Future Success of Our Communities

In 2025, the HR team participated in 10 career fairs across high schools, colleges and universities helping students explore pathways to long-term success in the financial services industry. Additionally, the team deepened community connections by supporting the Veterans Administration and assisting veterans in their career transitions.



Here's a look at all the career and job fairs we were proud to be part of last year:

- University of Kentucky Gatton Career Fair
- Midway University
- Kentucky State University
- Fayette County Public School College & Career Fair
- Scott County High School
- Bryan Station High School
- Tates Creek High School
- Frederick Douglass High School
- VA Hospital

Investing in FCPS

We invest in the Fayette County Public School District because strong schools build strong communities, and supporting educators, students, and families strengthens the financial well-being of everyone we serve.



In 2025, we opened our second student-run, in-school branch at Tates Creek High School, expanding access to real-world experience while fostering student leadership and hands-on financial education.



Through the Banzai financial literacy program, classroom presentations, online resources, reality fairs, and Junior Achievement, our dedicated employees helped over 4,200 students build the knowledge and confidence needed for lifelong financial success.

Campus Connections

Meeting college students where they are! Their goals, their journey - UK Credit Union is always in their corner!



OFFICIAL
CREDIT UNION
of
THE UNIVERSITY
OF KENTUCKY



Financial Wellness in the Workplace

The Business Development Team provides financial wellness presentations to our Preferred Partners, equipping employers at these organizations to better support their employees' financial well-being. In 2025, the team delivered 24 events, impacting over 800 people.



Looking Ahead Together

The impact reflected in this report is grounded in a simple belief: when our members thrive, our communities do too. Here at UK Credit Union, we invest in people, partnerships, and communities and we remain committed to listening, leading with purpose, and creating impact where it matters most.

People helping people - today, tomorrow, and for generations to come.

2025 Accolades



It's banking
...only better!